

<b>Information to identify the case:</b>			
Debtor 1:	<b>Derek Bernard Battle</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-23697-KCF		
	Social Security number or ITIN:	xxx-xx-7204	
	EIN:	--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--	
	Date case filed in chapter:	13	7/15/19
	Date case converted to chapter:	7	12/3/19

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Derek Bernard Battle	
2. All other names used in the last 8 years		
3. Address	1 Barge Lane Somerset, NJ 08873	
4. Debtor's attorney Name and address	Vincent Commisa 20 Manger Road West Orange, NJ 07052	Contact phone (973) 821-7722
5. Bankruptcy trustee Name and address	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

Debtor **Derek Bernard Battle**

Case number **19-23697-KCF**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 12/5/19
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<b>7. Meeting of creditors</b>	<b>January 10, 2020 at 12:30 PM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 3/10/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
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	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<hr/>		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Derek Bernard Battle  
DebtorCase No. 19-23697-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 49

Date Rcvd: Dec 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2019.

db +Derek Bernard Battle, 1 Barge Lane, Somerset, NJ 08873-7361  
 518353672 +Bank of America, c/o Hayt Hayt & Landau, 2 Industrial Way W, Eatontown, NJ 07724-2265  
 518353673 +Bank of America, N.A., c/o Phelan Hallinan, etc., 400 Fellowship Rd. Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 518353674 +Baxter Financial LLC, c/o Fein Such Kahn Shepard, 7 Century Drive, Suite 201,  
 Parsippany, NJ 07054-4609  
 518353678 +Cavalry SPV I, LLC, PO Box 1116, Charlotte, NC 28201-1116  
 518353679 +Chase Mortgage Co., Mail Code LA4-6475, 700 Kansas Lane, Monroe, LA 71203-4774  
 518353670 +Dothins, American Honda Finance, PO Box 65507, Wilmington, DE 19808-0507  
 518353682 +Emergency Phys Svcs of NJ PA, PO Box 740021, Cincinnati, OH 45274-0021  
 518353683 +GAP (Synchrony), c/o Portfolio Recovery, 10 Orchard St., Suite 100,  
 Lake Forest, CA 92630-8308  
 518353685 +HSBC Bank Nevada, N.A., c/o NCB Management, PO Box 1099, Langhorne, PA 19047-6099  
 518353688 +LVNV Funding, LLC, c/o Fein Such Kahn Shepard, 7 Century Road, Suite 201,  
 Parsippany, NJ 07054-4609  
 518353689 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 518353690 +Neiman Marcus, 1618 Main Street, Dallas, TX 75201-4748  
 518353692 +New Century Financial Services, c/o Pressler Felt & Warshaw, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 518353691 +New Century Financial Services, c/o Fein Such Kahn Shepard, 7 Century Drive, Suite 201,  
 Parsippany, NJ 07054-4609  
 518353693 Penn Medicine Princeton Med Ctr, c/o Akron Billing Center, 3585 Ridge Park Drive,  
 Akron, OH 44333-8203  
 518353694 +Pinnacle Credit Services, LLC, c/o Fein Such Kahn Shepard, 7 Century Drive, Suite 201,  
 Parsippany, NJ 07054-4609  
 518353695 +Princeton Radiology Assoc., c/o Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515  
 518353696 +Tire Pro's (Synchrony), c/o Portfolio Recovery, 10 Orchard St, Suite 100,  
 Lake Forest, CA 92630-8308  
 518428067 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 518353680 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: CitiBank, Best Buy, 6500 Nicollet Avee S, Richfield, MN 55423)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: vcommisa@vdcclaw.com Dec 05 2019 23:59:27 Vincent Commisa, 20 Manger Road,  
 West Orange, NJ 07052

tr +EDI: QTJORR.COM Dec 06 2019 04:38:00 Thomas Orr, Law Office of Thomas J. Orr,  
 321 High Street, Burlington, NJ 08016-4411  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 06 2019 00:00:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 06 2019 00:00:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518353684 EDI: HNDACOM Dec 06 2019 04:38:00 Honda Financial, PO Box 168088, Irving, TX 75016-8088  
 518353669 +EDI: AMEREXPR.COM Dec 06 2019 04:38:00 American Express, 43 Butterfield Circle,  
 El Paso, TX 79906-5202  
 518413790 EDI: BECKLEE.COM Dec 06 2019 04:38:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518465576 EDI: BANKAMER.COM Dec 06 2019 04:38:00 BANK OF AMERICA, N.A., Bank of America,  
 PO BOX 31785, Tampa FL 33631-3785  
 518353671 +EDI: BANKAMER.COM Dec 06 2019 04:38:00 Bank of America, PO Box 45224,  
 Jacksonville, FL 32232-5224  
 518365666 EDI: BANKAMER.COM Dec 06 2019 04:38:00 Bank of America, N.A., PO BOX 31785,  
 Tampa, FL 33631-3785  
 518353675 EDI: CAPITALONE.COM Dec 06 2019 04:38:00 Capital One, (Savor Card),  
 15000 Capital One Drive, Richmond, VA 23238  
 518353677 EDI: CAPITALONE.COM Dec 06 2019 04:38:00 Capital One, Buy Power Card,  
 15000 Capital One Drive, Richmond, VA 23238  
 518353676 EDI: CAPITALONE.COM Dec 06 2019 04:38:00 Capital One, QuickSilver Card,  
 15000 Capital One Drive, Richmond, VA 23238  
 518364976 +EDI: AIS.COM Dec 06 2019 04:38:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 518356932 +E-mail/Text: bankruptcy@cvaps.com Dec 06 2019 00:00:45 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 518353681 EDI: DISCOVER.COM Dec 06 2019 04:38:00 Discover, PO Box 30943,  
 Salt Lake City, UT 84130-0943  
 518364173 +EDI: IRS.COM Dec 06 2019 04:38:00 IRS, POB 7346, Philadelphia, PA 19101-7346  
 518357023 E-mail/PDF: resurgentbknofications@resurgent.com Dec 06 2019 00:15:27 LVNV Funding LLC,  
 PO Box 10587, Greenville, SC 29603-0587  
 518353687 +E-mail/Text: bankruptcy@fncbinc.com Dec 05 2019 23:59:31 LVNV Funding LLC,  
 50 W Liberty St, Suite 250, Reno, NV 89501-1973  
 518466011 E-mail/PDF: resurgentbknofications@resurgent.com Dec 06 2019 00:15:23 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Dec 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518456755 E-mail/PDF: resurgentbkn notifications@resurgent.com Dec 06 2019 00:14:26 LVNV Funding, LLC,  
c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587  
518456754 EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
POB 41067, Norfolk VA 23541  
518465965 EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Gap Visa Card,  
POB 41067, Norfolk VA 23541  
518467423 EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery Associates, LLC,  
c/o Neimanmarcusinternet, POB 41067, Norfolk VA 23541  
518465963 EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Tire Pros,  
POB 41067, Norfolk VA 23541  
518473627 E-mail/PDF: resurgentbkn notifications@resurgent.com Dec 06 2019 00:14:27  
Pinnacle Credit Services, LLC, PO Box 10587, Greenville, SC 29603-0587  
518354962 +EDI: RMSC.COM Dec 06 2019 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518353697 EDI: TFSR.COM Dec 06 2019 04:38:00 Toyota Financial, PO Box 8026, Cedar Rapids, IA 52409  
TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518469300\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
518353686\* +Internal Revenue Service, PO Box 219690, Kansas City, MO 64121-9690  
518353698\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, PO Box 15012,  
Chandler, AZ 85244-5012)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0